



PATENT
Docket No. 482772000500

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CERTIFICATION OF HAND DELIVERY

I hereby certify that this correspondence is being hand filed with the United States Patent and Trademark Office in Washington, D.C. on February 12, 2003.

Debbie Labriny
Debbie Labriny

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the application of:

Kirk WATKINS

Serial No.: 09/497,142

Filing Date: February 3, 2000

For: A SYSTEM AND METHOD FOR
USING A PAYROLL DEDUCTION
CARD AS A PAYMENT INSTRUMENT

Examiner: Charles R. Kyle

Group Art Unit: 3624

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Commissioner for Patents
Washington, D.C. 20231

Sir:

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